ROSTER TIME!!! Our most recent "annual" PN Roster is from August 1987. We want to do a new one, as it is an important source of organizational identity and cohesion, and a pretty interesting piece of reading in itself.

On the back cover you'll find the Roster biosketch form we'd like completed and returned; we'll run the form in two successive issues, but it will make life much easier for us if you send it back right away. Needless to say, the Roster is a whole lot more useful and interesting if each entry contains a personal statement, something only about one-third did last time around.

We plan to send out the new Roster with the June newsletter.

We will send it out, that is, if we have the money to do so. A page-2 box on "PN Finances" lays out some general financial concerns. But with regard to the Roster, those concerns are a little more concrete: The Roster is a very expensive item, and at the moment we don't have the funds to pull it off. Our tough-as-nails Newsletter Editor/Record Keeper/All-Purpose Utility Infielder Prentice Bowsher has provided the cold facts, based on our last Roster. The August 1987 Roster cost about $4,000, nearly three times the cost of a regular 12-page newsletter (Prentice's editorial time about doubles, typesetting and printing go up about fourfold, and postage about doubles); and, as Prentice reminded me, "After the 1987 Roster, we went through a severe cash crunch which persisted for several months."

So, to cut to the point: If you want the Roster, come up with the bucks to make it happen—and the content, by returning the Roster biosketch form.

— Chester Hartman

FINANCIAL MINI-REPORT: Since the December newsletter, we have received $1,790 in contributions from 39 Networkers, including a number in the $50-$100 range, and one at the $500 level. We're deeply grateful to each PNer who participates in this way. What a wonderful way to begin a new year!

S&L CRISIS INSERT: Enclosed in this newsletter are materials on a progressive response to the savings and loan crisis (several PNers—Patrick Bond, Chester Hartman, and Michael Stone—have been participating in the group's work). The problem obviously is critical, but it also presents great opportunities for populist-type demands and for restructuring the nation's finance system. We hope you and any organizations you are affiliated with will respond.

MOVING? TELL PN: When you move, please let us know directly. If our (non-forwardable) Third Class newsletter is returned to us, with your new address, which is the way we usually learn of PNers' moves (we mark the newsletter "Return & Forwarding Postage Guaranteed"), it costs us 69c per; a

The Planners Network

The Planners Network is an association of professionals, activists, academics, and students involved in physical, social, economic, and environmental planning in urban and rural areas, who promote fundamental change in our political and economic system.

We believe that planning should be a tool for allocating resources and developing the environment to eliminate the great inequalities of wealth and power in our society; rather than to maintain and justify the status quo. We believe that planning should be used to assure adequate food, clothing, shelter, medical care, jobs, safe working conditions, and a healthful environment. We advocate public responsibility for meeting these needs, because the private market has proven incapable of doing so.

We oppose the economic structure of our society, which values profit and property rights over human rights and needs. This system perpetuates the inequalities of class, race, sex and age which distort human relationships and limit the potential for a decent quality of life. We advocate a shift in current national budgetary priorities to favor human services, social production and environmental protection over military and other nonproductive expenditures.

We seek to be an effective political and social force, working with other progressive organizations to inform public opinion and public policy and to provide assistance to those seeking to understand, control, and change the forces which affect their lives.

The Planners Network Newsletter is published six times a year as the principal means of communication among Network members. Annual financial contributions are voluntary, but we need funds for operating expenses. The Steering Committee has recommended the following amounts as minimums for Network members: $15 for students and unemployed; graduated payments for the employed of $25 plus $1 for each $1,000 earned above $10,000.

Members of the Steering Committee: Chester Hartman, DC, Chair; Emily Achtenberg, Boston; Eve Bach, Berkeley; Bob Beau-regard, New Brunswick, NJ; Donna Dyer, Durham, NC; William Goldsmith, Ithaca; Charles Hoch, Chicago; Joochul Kim, Tempe; Judy Kosy, Buffalo; Jacqueline Leavitt, LA; Peter Marcuse, NYC; Jackie Pope, NYC; Alan Rabinowitz, Seattle; Tony Schuman, NYC; Andree Tremoulet, Pittsfield.

Newsletter Editor: Prentice Bowsher.

Enclosed is my check payable to the Planners Network for $ ____________

Please check here if this is a new membership.

Please check here (current members only) if this is an address change, and write your former zip code.

Name: ____________________________

Address: __________________________

Planners Network • 1601 Connecticut Ave. N.W. 5th Flr.
Washington, D.C. 20009
Passing the Word

[Information about environmental views, partner with Bush Administration, environmental organizations, and the Pennsylvania skyline.]

[Recycling query: Copy paper, CHPA, 340 N Charles St., Baltimore, MD 21201, 210-539-3691. I am seeking information on community-based recycling projects. I am particularly interested in learning about what infrastructure is needed to launch projects, what skills and resources community groups must have to make projects successful, and what materials are packaged in a way that maximizes recycling.]

[Philadelphia proposal: From netwrker Jay Chatzkel (102 Bainbridge St., Philadelphia, PA 19147, 215/592-8611). The problems of inadequate jobs, housing, and schools in Philadelphia are fast becoming so great that the city soon may plunge beyond a point of no return. Agreement on the dangers seems broadly based, but suggestions proposals are few. To get this discussion started, I am sending copies of the Future of the City conference, which would get the facts out to the public and begin to elect practical responses. I would welcome reaction to my perceptions of Philadelphia, and recommendations on preparing a conference.]

[Member update: From Guy Moussaui (Box 631, Basalt, CO 81621). Following my Masters degree and four years in municipal planning and community development in Denver, I moved to Minot in 1987, where I spearheaded local recycling efforts, and edited a newsletter on Green politics and bio-geopolitical. I now am back in Colorado, doing program planning and grant proposal writing for a national nonprofit. But soon I will be moving again, to Tucson, and would appreciate getting in touch with fellow Networkers and professionals in municipal planning and neighborhood development. I can be reached at the address above until April 15.]

[Development award: The National Congress for Community Economic Development (1612 K St. N.W. #510, Wash, DC 20006, 202/699-4511) is seeking nominations for the third annual Research & Development Fund Award, which honors individuals, nonprofit organizations, or research teams that have created innovative approaches to community economic development. A detailed flyer is available; nominations deadline is March 10.]

[Peace journal update: Peace Review, the new journal of peace, human rights, and development cited in PN 73, has moved to a new address. To subscribe or inquire about writing submissions, contact: PEER Project, 413 East, Philadelphia Review, 2/Planners Network #74/February 22, 1989]
thoughtful change-of-address card to us on the other hand will cost you just 15c.

Passing the Word

ENVIRONMENTAL VIEWS: Blueprint for the Environment (1400 16th St. N.W., Wash. DC 20036, 202/797-6650) is both a 300-page paperback on the environmental community's recommendations to the Bush Administration, and also the cooperative venture of some 18 organizations which prepared the report. A 32-page summary is free. Copies of the 300-page version are $11.95, by book order from: Friends of the Earth, 730 34th Street, N.W., Washington, D.C. 20009. The committee will also be publishing a quarterly and efficiently delivered Newsletter/Keeper of the Mailing List, Prentice Bowser.

To whom are you always at the margin, with rarely more in our bank account that the money needed to put out the next newsletter. What is disturbing to Prentice and me is the very large number of PN members who are, in the parlance of planning literature, "free-riders"—those who pay nothing yet enjoy and benefit from the existence of our organization (we assume they are so enjoying and benefiting, since our system of periodically purging those from whom we have not heard during the period keeps fresh our list of our 900 members).

The stark numbers are as follows: Of the 900 people on our mailing list, only 308 sent in financial contributions last year. We are happy to carry for free anyone who can't afford even the $15 minimum student/unemployed sug-
gested contribution (an amount that doesn't even cover costs). But it is hard to believe that two-thirds of you are in such straits.

As noted elsewhere in this newsletter, we would like to do a "PN Roster for the Future" conference which will get the facts out to the public and begin to elect practical responses. I would appreciate reaction to my perceptions of PN, Philanthropies and recommendations on preparing a conference.

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PEACE JOURNAL UPDATE: Peace Review, the new journal of peace, human rights, and development cited in PN #73, has moved to a new address. To subscribe or inquire about writing submissions, contact: P.N. Richard Elias, Peace Review, 2/Planners Network #74/February 22, 1989

PN Finances

A word about PN finances and the "free rider" problem: PN has existed for nearly 14 years via voluntary contributions (along with some increased income). We are not making $10,000, going exclusively for the costs of typesetting, printing and mailing our bimonthly newsletter and our annual PN newsletter, PN Roster, and for the occasional extra expenses. Our approximately 30 members have, by using our very efficient Newsletter/Keeper of the Mailing List, Prentice Bowser.

PN Special Feature

Social Research & Social Praxis: Toward a Liberal Sciences by John Friedmann

From time to time it is necessary to consider more carefully what it is that we are doing. We talk, we write, we publish. Some of us also consult. We are motivated by a consciousness of need to develop and control the social scientist's heuristics. We, think we move closer to the truth.

We also share, I believe, a desire to redress the world's injustices. We side with the underdog, with those who have no power. We struggle for their liberation from colonialism, apartheid, racism and nuclear war. We believe that science should stand in the service of this struggle; it should be a liberatory science.

What are the requirements of such a science? Philosophers provide us with few criteria. They are still vexed by the alternatives to an inherited positivist legacy that instructs us to discover the regularities and laws of human behavior in order to predict and control them.

A good theory is one that allows us to predict and control them. We are a step closer to saying something true about the world. But the people who pay us are not so much interested in the truth as in practical results.

Positivist doctrine, while attractive, has little to say on how we will be sure that our predictions will hold. Our ability to predict human behavior in non-experimental settings is quite limited. The best we can do is to be illinformed, and there are deep reasons why positivism is an unsatisfactory doctrine. To say that it is unsatisfactory is not to say that the alternatives do not exist. Adherents to positivism are legion and will continue to be, in the hope that by imitating the natural sciences they will become master social engineers.

Within the last 20 years, positivism has come under fire from a number of philo-
sophers who took its inspiration from classical scholarship. The German humanist Hans-Georg Gadamer gave new impetus to an interpretive social science, or hermeneutics.

As a classical scholar, Gadamer was concerned with making sense out of in-

(continued on page 5)
and to improve the theory on which it is based. Such knowledge is specific to the general and back again. It is always a knowledge in motion. Perhaps in place of saying, "This I know," we should say, "This I have learned (and I'm still learning)."

A liberatory praxis must be self-guided. It is a form of struggle that rests explicitly on those whose liberation is in question; citizen-actors of Latin American barrios, landless peasant workers, women, exploited ethnic groups. As human scientists, we can assist and support their struggles, but we must not presume to know how their liberatory praxis is to be carried out. Praxis must carry on its own struggles for empowerment and liberation.

The pragmatic criterion, therefore, tells us that what we have learned from their own praxis must be for them and them only. It is not intended for the state nor for any other oppressive institutions, but for the victims and those who are prepared to help them.

This relationship posited between actors, the production of knowledge, and liberation is quite different from a science oriented to prediction and control or to the pure contemplation of the world-as-it-is.

A liberatory science participates in three kinds of discourse: moral, technical, and utopian. Moral discourse addresses the question of what we should do, weighing the consequences of proposed actions in terms of their ethical implications. No statement, however "scientific" its intent, can be separated from its moral implications. True moral discourse is clearly directed to the actor who will use the statement in his or her praxis. The scientist therefore is centrally concerned with moral issues, and should be aware of the damage he can cause through his actions.

Technical discourse is meant to ensure that we know what we are doing when we choose a particular action. Because scientists have an obligation to give practical counsel and to warn of possible mishaps, that discourse is often explicitly linked to the question of the social efficiency of the proposed means.

Utopian discourse addresses the long-term future and the idealized goals of a liberatory praxis. It adds to the other discourses a normative and temporal dimension. It makes little sense to discuss the recent past from a perspective of only the present moment; our imagination will not be kindled, and we will be only able to say that the past has brought us to this sad situation. A liberatory praxis is always in motion. Although it is not certain whether its goals ever will be achieved, without vision a liberatory praxis will collapse upon itself.

All three discourses are joined into a complex of issues within a liberatory science. If we discuss morality alone, it degenerates into preaching, while technical discourse alone is an empty display of virtuosity, and utopian discourse by itself deserves the epithet, "pie in the sky.

Together, they can produce a powerful forward movement toward the project of human emancipation.

Finally, how does a liberatory science differ from other forms of scientific conduct, and what does it mean for us as practitioners of this science? To what sort of practice does this new science commit us?

First, in liberatory science, problems for analysis arise from praxis rather than from pre-existing theory. We are not in Karl Popper's "third world" of methodological generation. The theory of science operates close to the ground, in close communication with those about whose liberation we are concerned. It is a form of action-research work.

Second, a liberatory science involves facilitating practical judgments that mediate between general, or theoretical, knowledge and its universalizing tendencies and particular situations. Its emphasis is on what Aristotle called phronesis or practical judgment, for this is what we mean and it encompasses the full range of the three discourses: moral, technical, and utopian.

Third, a liberatory science is action-relevant. Its context is always the uncertainty and risk of innovative action that meets resistance as it seeks to make space for the new. The theory of science must be sustained, requiring commitment, and this commitment transfers to the scientist as well. The carrier of the action is someone other than the scientist, and the language of liberatory science must therefore be accessible to him or her. It must also be seen as addressing an important issue confronting the actor. It must be pointed to a concrete "utopian" situation that seems worthwhile to strive for, whether it is called a safe and secure livelihood, human rights, democracy, socialism, or whatever.

Fourth, a liberatory science is meant to be empowering. It must be elaborated in dialogue with those it is intended to serve, allowing the concrete experience to be wedded to the specialist and abstract knowledge of the scientist. Often it will be carried out in close collaboration with the client-actor whose self-liberation is at stake. And it stresses the importance of mutual learning between actor and scientist.

From this perspective, much of what we do in our normal work will be found wanting. But throughout Latin America, for example, there are dozens upon dozens of examples of a liberatory science, working in close collaboration with barrio residents, peasant groups, and women, the increasingly vocal and self-assured spokespeople of the development that is to come. It is easy to lose faith when we fix on the ineffective and corrupt power structures that claim the right to govern our lives. But faith in the possibilities of a better future will be renewed when we turn to the liberatory praxis of the dispossessed peoples of our Americas who carry on with dignity and hope under adversities of which many of us would find only reason for despair.

We owe it to them and ourselves to place our science in their service.

John Friedmann is professor in the Graduate School of Architecture and Urban Planning of the University of California, Los Angeles.

Passing the Word (continued from page 2)

Communities and private developers working together to produce affordable housing at no additional cost to local residents. Copies are $25.95 for ULI members, $29.95 for others.

AFFORDABLE HOUSING PROJECT: The National Housing Institute has begun a three-year project aimed at reducing the high cost of building affordable housing. The project will focus on architectural design and new or available construction technology to bring down hard costs. The project plans to publish a book for architects and community development corporations, and to build one or more demonstrations in New Jersey. NHI is interested in useful research results from projects built in the U.S. or abroad.

Contact: Patrick Morris, National Housing Institute, 439 Main St., Orange, NJ 07050, 201/678-3110.

DEVELOPMENT INTERNS: The Development Training Institute (4800 Seton Dr., Baltimore, MD 21215, 301/764-0780) is seeking interns for its 1989-90 National Interns in Community Economic Development. Contact: Verna Jones, Director of Admissions.


SANTA CRUZ UPDATE: Santa Cruz County has created a clever way to meet its affordable housing obligations in the context of limiting growth. Although the growth-control ordinance mandates that 15 percent of new housing is for low- and moderate-income people, an objective that is being achieved, the California Department of Housing and Community Development is now using its growth rate (1985-1989) as a tool to meet regional fair-share housing goals. So the County pledged to issue up to almost three times the number of permits when it was in the market, unless all the incremental rent for low-income housing. While this was offered as an unrealistic "paper" plan, the concept of variable growth allows concern with urban growth in which many of us would find only reason for despair.

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COMMUNITY HOUSING REPAIRS: PNR Steven Sharp reports that the Tallahassee Housing Foundation completed major repairs on 30 units during Octoberfest, an annual community repair day involving a partnership between the builders association and neighborhood associations. 350 volunteers participated in the community projects.

A how-to manual for low-income residential retrofits entitled Community-Based Weatherization describes the Tallahassee Housing Foundation. A copy of this $32 from Tallahassee Housing Foundation, Box 10022, Tallahassee, FL 32303.

TAX-INCENTIVES BIBLIOGRAPHY: The Effects of State and Local Taxes on Investment: A Bibliography, by PNRR Todd Swanson, is available for $5 from: Vance Bibliographies, 229, Monticello, IL 61856. The bibliography has approximately 200 entries; the overwhelming majority is state and local tax incentives are not effective tools for attracting investment, though there are some exceptions.

ENVIRONMENTAL T/A: From Networker Don Forman (Atlanta Legal Foundation, 212 W. 2nd Ave, Atlanta, GA 30306) comes the following: "The Atlanta Legal Foundation is a nonprofit that gives legal, technical, and organizational assistance to communities faced with environmental problems. I'm working with families faced with toxic waste contamination from natural gas pipelines, and on Clean Water Act enforcement. Some of our current work includes solid waste (opposing oversized incinerators and building up recycling programs), Great Lakes cleanup, and the local Central New York environment.

We've seen citizens' groups who didn't know where to turn for help, or who paid large sums of money to lawyers or technical people who did work that was irrelevant for the usual political situation that the local people faced.

A lot of our clients are simply ordinary middle-Americans sullied by problems they (and we) understand, but that threatens their homes and families. We try to communicate with them on their terms, so they can deal with their problem (though we may not always acquire some general environmental consciousness in the process).

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It is easy to lose faith when we fix on the ineffectual and corrupt power structures that claim the right to govern our lives. But faith in the possibilities of a better future will be renewed when we turn to the liberatory praxis of the dis- franchised peoples of our Americas who carry on with dignity and hope under conditions in which many of us would find only reason for despair.

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nomic's approach to plant closings, and concludes that plant closings are neither natural nor efficient.


□ PUERTO RICAN ORGANIZATIONS: The National Puerto Rican Congress of Philanthropy has published a Directory of Puerto Rican Organizations, including an- nual reports, histories, missions and goals, programs of assis- tance, funding sources, geographical service areas, and publications. Copies are $7.50 for NRPC members, $10 for others.

□ COMMUNITY HOUSING REPAIRS: PNER Steven Sharp reports that the Tallahassee Housing Foundation completed major repairs on 30 residences during Octoberfest, an annual community repair day involving a partnership between the housing developers, builders association and neighborhood associations. 350 volun- teers participated in the company projects.

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□ TAX-INCENTIVES BIBLIOGRAPHY: The Effects of State and Local Taxes on Investment: A Bibliography, by PNRP Ted Swanson, is available for $5 from: Vance Bibliographies, Box 229, Monticello, IL 61856. The bibliography has approximately 200 entries; the overwhelming majority of state and local tax incentives are not effective tools for attracting investment, though there are some exceptions.

□ ENVIRONMENTAL T/A: From Networker Don Forman (Atlanta), "Local Legal Foundation of 26 W. Montgomery Ave., Syracuce, NY 13204, 315/475-1700." The Atlanta Legal Foundation is a nonprofit that gives legal, technical, and organizational assistance to communities faced with environmental problems. I'm working with families faced with controversial nation- alism from natural gas pipelines, and on Clean Water Act enforcement. Some of our recent work includes sewage solids waste (opposing oversized incinerators and building up recycling programs), Great Lakes cleanup, and the local Central New York environmental.

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□ HOMELESSNESS REPORT: SAFAH Grants: Aiding Comprehensive Strategies for the Homeless is an 86-page report
Dear Friends:

Today the collapse of the savings and loan industry is one of the most heavily-discussed issues in official Washington. Unfortunately, that discussion is rapidly narrowing into a debate over the costs of an S&L bailout. Meanwhile most press coverage has failed to explain the causes of the crisis or its consequences for average citizens. Here's what's really going on:

- Hundreds of savings and loan institutions are broke and the industry, administration and many members of Congress are looking to taxpayers to bail them out. The cost of the bailout is unprecedented— at least $100 billion. That's more than the combined cost of the Marshall Plan and the bailouts of Chrysler, Lockheed, New York City and Continental Illinois.

- Federal regulators, acting without congressional approval, have already committed billions of taxpayer dollars to encourage takeover artists and huge firms like Ford Motor to acquire insolvent S&Ls. The true cost of these open-ended incentives— which protect the acquirors against everything from bad loans to hazardous waste damages— will not be known for many years. What we do know now is that this free ride gives the new owners of insolvent S&Ls very little reason to manage the institutions any more responsibly than the previous owners.

- Deregulation of the financial industry set up the S&Ls for a fall. Under deregulation, the government encouraged savings and loans to move out of home mortgages and into new lending areas. At the same time, a lax supervisory system failed to grow even weaker. S&Ls responded by expanding in junk real estate, windmill farms, luxury shopping malls and the junk bonds that finance leveraged buyouts. Management misconduct and outright criminal activity exploded. Deposit insurance, established in the 1930s as a safety net for the small saver, became a public catch basin for the costs of bad loans, speculation, and corruption.

- The S&L fiasco is connected to the nation's housing crisis. There are many reasons why homelessness has proliferated, but the decline and production of starter homes has shrunk in half. But all those trends and the difficulties they create for younger families have been exacerbated by changes in an industry that was created in order to make housing credit available to families, especially first-time homebuyers. Over the past 10 years, S&Ls have done more than double non-mortgage loans as a portion of their total assets.

- Finally while the S&L industry with one hand is trying to reach deep into taxpayers pockets for a bailout, the other hand has been keeping blacks and other people of color away from the loan window. According to a recent analysis of federal lending data, savings and loan institutions reject black applicants for home loans twice as often as whites, and in many regions upper income blacks are rejected as often as low income whites.

What can we do about this? Over the past several months, a wide-ranging group of organizations and individuals has been mostly responding to the savings and loan crisis. We hope to spark a nationwide campaign demanding a just resolution of the S&L collapse. A resolution that protects the interests of nonrich depositors, home borrowers and ordinary taxpayers.

A resolution that guarantees that similar crises will not recur to infect our financial system again. And a resolution that addresses the twin problems of declining home ownership and the high cost of housing credit.
MEMBER UPDATE: From Networker Mickey Lauria (School of Urban and Regional Studies, Univ. of New Orleans, New Orleans, LA 70148): I will be spending January 1989 in Europe, as a guest of the Institute for Urban and Regional Planning, Univ. of Innsbruck, A6020 Innsbruck, Austria. I hope to be traveling in Southern Europe in January and February, traveling in Innsbruck from March through June. I plan to spend Spring break (March 18-22) traveling to Corfu, Copenbagen, and Amsterdam. In July, I will be in Great Britain. If European networkers are interested in having me visit, please contact me in Innsbruck.

PEACE STRATEGIES: Planet-Hood: The Key to Your Survival and Prosperity, by Benjamin B. Ference and Ken Keyes Jr., is a 188-page paperback advocates are using to initiate peace at the world level. Copies are $2.50, from: 20/20 Vision, 69 S. Pleasant St. #203, Amherst, MA 01002, 413/253-2959.

NETWORKER HONORED: PNet Florence Wagman Rosman, a staff attorney for the National Housing Law Project in Washington, D.C., has been chosen as the first recipient of the $10,000 Kutak-Dodds Prize for outstanding public service through the law. She was cited for her people-level strategies for redressing the mortgage, the taking away of home, and the frequent mortgage, escrow, and tax increases.

SOCIALIST ECOLOGY: Capitalism Nature Socialism is a new journal of socialist ecology, whose first issue appeared last fall. Details: Prof. James O’Connor, Univ. of California, Santa Cruz, CA 95064.

PREPAYMENT BILL UPHeld: A federal district judge in Chicago has upheld the constitutionality of the 1987 Emergency Housing Preservation Act, a bill allowing federal subsidies for privately owned low-income housing. The ruling came in a case (Ozro v. HUD No. 88 C 1586) in which the owner of a 209-unit building in the city of Chicago sued the agency for prepaying the mortgage, thus escaping low-income use restrictions, and converting to market-rate rents (as much as 29 percent higher than present). The 1987 law restricts such prepayments. In a second case, another federal district judge in Chicago signed a settlement in a class action (Avery v. Pierce, No. 75 C 3379) against the federal, state, and city officials. The suit was filed by using government subsidized mortgages in rebuilding buildings in Uptown, then forcing out many residents, and threatening destruction of one of the oldest African-American communities. Under the settlement, the Chicago Housing Authority, the City of Chicago, and HUD will contribute a total of $100,000 in seed money for a plan to provide more low-income housing in Uptown. Follow-up for each case: Avery Anti-Displacement Clearinghouse, c/o James P. Chapman, 33 N. Dearborn St., #983, Chicago, IL 60602, 312/663-6789.

EDUCATION/DEVELOPMENT QUERY: From Networker Larry Flood (Political Science Dept., Buffalo State College, Buffalo, NY 14222): I am working on a project relating public housing education to economic development, and would welcome materials and suggestions.


The S&L Crisis: A Call To Action

February 6, 1989

Dear Friends:

Today the collapse of the savings and loan industry is one of the most heavily-discussed issues in official Washington. Unfortunately, that discussion is rapidly narrowing into a debate over the costs of an S&L bailout. Meanwhile most press coverage has failed to explain the causes of the crisis or its consequences for average citizens. Here's what's really going on:

- Hundreds of savings and loan institutions are broke and the industry, administration and many members of Congress are looking to taxpayers to bail them out. The size of the bailout is unprecedented — at least $100 billion. That's more than the combined cost of the Marshall Plan and the bailouts of Chrysler, Lockheed, New York City and Continental Illinois.

- Federal regulators, acting without congressional approval, have already committed billions of taxpayer dollars to encourage takeover artists and huge firms like Ford Motor to acquire insolvent S&L's. The true cost of these open-ended incentives — which protect the acquirors against everything from bad loans to hazardous waste damages — will not be known for many years. What we do know now is that this free ride gives the new owners of insolvent S&L's every little reason to manage the institutions any more responsibly than the previous owners.

- Deregulation of the financial industry set up the S&L's for a fall. Under deregulation, the government encouraged savings and loans to move out of home mortgages and into new lending areas. At the same time, a lax supervisory system enabled them to grow even weaker. S&L's responded by buying into windmill farms, luxury shopping malls and the junk bonds that finance leveraged buyouts. Management misconduct and outright criminal activity exploded. Deposit insurance, established in the 1930's as a safety net for the small saver, became a public catch basin for the costs of bad loans, speculation, and corruption.

- The S&L fiasco is connected to the nation's housing crisis. There are many reasons why homelessness has proliferated, home ownership has declined and production of starter homes has shrunk in half. But all those trends and the difficulties they create for younger families have been exacerbated by changes in an industry that was created in order to make housing credit available to families, especially first-time homebuyers. Over the past 10 years, S&L's have had more than double the problem of mortgage loans as a portion of their total assets.

- Finally while the S&L industry with one hand is trying to reach deep into taxpayers pockets for a bailout, the other hand has been keeping blacks and other people of color away from the loan window. According to a recent analysis of federal lending data, savings and loan institutions reject black applicants for home loans twice as often as whites, and in many regions upper income blacks are rejected as often as low income whites.

What can we do about this? Over the past several months, a wide-ranging group of organizations and individuals has been mobilizing to respond to the savings and loan crisis. We hope to spark a nationwide campaign demanding a just resolution of the S&L collapse. A resolution that protects the interests of nonrich depositors, black borrowers and ordinary taxpayers, a resolution that guarantees that similar crises will not recur to infect our financial system again. And a resolution that addresses the twin problems of declining home ownership and the high cost of housing credit.
As a first step, we have developed the enclosed statement of principles that must guide any solution to the S&L crisis. In the past two weeks, a growing number of organizations and individuals have signed this statement, and we would like to invite you or your organization to sign on as well.

At the same time that we are circulating this statement, we are developing specific legislative remedies to be presented to Congress. These recommendations flow from the principles and include the following suggestions:

1. The average taxpayer should not have to pay for a bailout nor should bailout funds be taken from social programs. The primary financial responsibility for an S&L rescue should be borne by those who have benefited from or abused financial deregulation. For example, we may want to require solvent S&Ls and other segments of the financial services industry to pay a special bailout surcharge. We may also want to establish a tax on interest income received by the nation's wealthiest individuals.

2. Any rescue of the S&L industry must also rescue damaged parts of the nation's real economy, particularly housing. The challenge of putting S&Ls' back on their feet provides an opportunity for the nation to move affordable housing onto its front burner. One way to accomplish this would be for all financial intermediaries, including but not limited to banks and S&Ls, to invest proportionately in a national development pool that supplies below-market rate financing for first-time homebuyers and producers of permanently affordable housing for low- and moderate-income residents.

3. The structure and supervision of the financial industry must be strengthened to prevent a recurrence of the S&L disaster. This could include plans for greater levels of impartiality, supervisory resources, public disclosure and public participation in financial regulation. It would also restore safety and soundness to a system badly in need of stability and fairness. And it would include new and more forceful guarantees that the industry end its longstanding practice of redlining and racial bias in making home loans.

Finally, in addition to designing remedies to the S&L crisis, we encourage community, religious, labor and other local organizations to enlist the support of their congressional representatives for the attached principles.

To invite your support for the campaign emerging behind the enclosed principles, please fill out the coupon and send it to either of the designated addresses. We are also preparing informational packets and postcards for use around the country; please let us know what you need.

Jesse Jackson
Jim Hightower
Widmer Brown, President, ACORN
Carol O'Leireacain, AFSCME District 37
Joseph Mischener, President,
Oil, Chemical & Atomic Workers Intl Union
John L. Sweeney, President, Service
Employees Intl Union
Rev. John H. Burt, Chair, Urban Bishops
Coalition of the Episcopal Church

Cordially,

Susan DeMarco
Heather Booth, President,
Citizen Action
Morton Bahr, President,
Communications Workers of America
Allen Fishbein, Center for
Community Change
Jeff Pauk, President, Economic
Policy Institute

We are citizens who demand to be heard on the question of whether billions of dollars in public money should be devoted to cleaning up the numerous mess in the savings and loan industry. This crisis represents a gross failure of the governing authorities — both the President and the Congress as well as the financial regulatory agencies. All failed in their obligation to protect the safety and soundness of the banking system.

We insist that any resolution to the S&L crisis be guided by four major principles.

**MAKE THE BENEFICIARIES PAY:** The nation's foremost obligation in cleaning up after the S&L industry's collapse is to guarantee the deposits of insured savers. However, spending billions in general public funds to liquidate hundreds of failed S&Ls would be unjust to most taxpayers. Asking ordinary taxpayers — most of whom are net debtors — to pay for the savings and loan liquidation is like asking the victims of toxic-waste contamination to pay for cleaning up a mess made in their community by irresponsible polluters. Instead, the cost ought to be borne mainly by those who have profited from the unstable financial conditions, unprecedented interest rates and huge transfers of wealth that the government fostered in this decade through the deregulation of finance.

**REPAIR THE REAL ECONOMY:** Regardless of whether public money is expended, the nation is entitled to fundamental remedies for the social and economic dislocations that financial deregulation has helped create. Beyond the devastated S&L industry, the damage includes: the mounting crisis of homelessness and declining homeownership; the destruction of small business and injury to economic sectors ranging from agriculture to oil caused by punishing interest rates; the financial cannibalism that is destroying good companies with debt. Rescuing the savings and loan industry will be an empty achievement unless America simultaneously renews the enterprises and communities that make up its underlying economic and social fabric. No part of that fabric dies out for repair more than housing, the very need that S&L's were invented to meet.

**REFORM THE REGULATORY SYSTEM:** Nothing of lasting importance will be accomplished by a costly general bailout of the S&L's unless the structure and regulation of the financial system is also reformed. Openness and honesty must be restored to a corrupted system and the instabilities inherent in deregulated finance must be curtailed. These distortions and gyrations not only undermine long-term economic prosperity but also produce recurring crises in financial institutions and markets. The S&L industry's epidemic of fraud, misconduct and lax supervision should be ended by vigorous prosecution of wrongdoers, a full accounting of the industry's condition and a commitment to effective regulation. In order for government to assume a role as public steward of the private financial system, both market and regulatory processes must be opened up to greater scrutiny and participation by citizens. This is especially true for those parts of the system in which the public holds a controlling equity position.

**EARN THE PUBLIC TRUST:** A banking license that is guaranteed by the public requires public obligations from the bankers. As it is, bankers and brokers are effectively unrestrained by broad public responsibilities — yet the government has guaranteed their losses, supplied them huge tax giveaways and helped them defraud the original purpose of deposit insurance. Financial managers are free to undertake the most dubious risks and destructive manipulations — while the federal government promises to pick up the tab when they get in trouble. The terms of this indulgent license must be changed. In return for justified government protections, financial
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John L. Sweeney. President, Service Employees Int'l Union
Bt. Rev. John H. H. Burt, Chair, Urban Bishops Coalition of the Episcopal Church

Statement of Principles:

How to Resolve the S&L Crisis

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Sign Up Now!

Yes, we endorse this statement of principles. Please add our name to the list of supporters as:

☐ an organization
☐ an individual (if your organization is listed for identification purposes)?

Name:

Title:

Organization:

Address:

City: State Zip

Telephone:

☐ Please send us informational materials

Name of contact person:

Please include us as a part of a legislative network

Name of contact person:

We're willing to contact the following organizations about the campaign:

We're willing to help organize around these principles in our community. 

Return this coupon:

Financial Democracy Campaign
502 NW 3rd Street
Durham, North Carolina 27703

800-547-9262

Financial Democracy Campaign
502 NW 3rd Street
Durham, NC 27703
202-547-9262

Immediate Action Necessary!

In early March, the endorsers' names will be released publicly. To be included on this list, we need your commitment now. Some organizations can't act that fast, so we will continue to gather endorsements for this momentous initiative:

Intermediaries must channel funds into productive activities that create long-term economic vitality—like housing for first-time home buyers. That is the public sector's ultimate fiduciary responsibility. It should begin living up to it.

Financial reform is a large and complicated subject. We intend in time to propose specific reforms that would restore public values and broad national priorities to the banking and credit system. For now, we challenge the political community. The S&L debate is today dominated by warring sectors of finance arguing tenaciously over how the public interest should be served. The political advantages of each sector might win in the bargain. We urge Congress and the Administration to step back from the financial industry's clamoring and consider how the larger public interest might also be served.

Institutions endorsed as of February 2:

ACORN
Communications Workers of America
Housing Assistance Council
Center for Concern
Intersections for Community Organization (ICO)
Development GAP
Federation for Industrial Retention & Renewal
Midwest Center for Labor Research

Individuals:

Jessie Jackson
Jim Hightower
John Sweeney, Service Employees Intl. Union
Susan DeMarchi
Heather Booth, Citizen Action
Joseph Mishelmore, Oil, Chemical & Atomic Workers
Carol O’Malley, AFSCME District 37
Re. John H. Burt, Urban Bishops Coalition of the Episcopal Church
Allen Fishbein, Center for Community Change
Jeff Faure, Economic Policy Institute
Jim Sessions, Commission on Religion in Appalachia
Tim Smith, Interfaith Center for Corporate Responsibility
John Beck, United Paperworkers Intl. Union
John Rosoff, Southern California Fair Share
Lisa Wolfer, North Carolina Fair Share
Craig Tyard, Southern Alliance Land Trust
Frank Adams, Industrial Cooperatives Association

Work, Policy that Might, by Alan Ogakgi, are two new publications on low-income people and enterprise development. Safety Net is $16.95; Women and Self-Sufficiency is $15.00, from Center for Community Development, 1725 G St. NW #1401, Wash. DC 20006, 202/293-7963.

☐ POST-INDUSTRIAL ISSUES: Why Are We No Longer an Industrial Society? is an eight-page letter by Michael H. Goldhaber, part of a 10-letter-a-year series on post-industrial issues. Subscriptions are $25 (payable to him), from Center for Democracy and Technology, Box 460516, San Francisco, CA 94146. Upcoming topics include "why the shift to post-industrials is not irreversible," and "why an attention-centered society promotes inequality.

CAL. BRADFORD UPDATE: We received a copy of one letter (to the Association of Collegiate Schools of Planning), protecting Calvin Bradford’s treatment at the Univ. of Minnesota, as described in PN #73 ("Academic Freedom: Humphrey Institute"). (Perhaps others of you wrote also, and didn’t send us a copy. If so, we’d like to know.) But the letter we did receive was a good one, signed by Norm Kramhoffer (past President of the American Planning Association), Dennis Keating, and Edward Hill of the Cleveland State Univ. Urban Affairs faculty. In addition, we also received a copy of the ACSP response from ACSP President Donald Krause-KeGBergers (Rutgers), saying he hadn’t been aware of the letter, that the allegations seemed very serious, and that he would bring the matter to the attention of the ACSP Executive Committee at an April 30 meeting in Atlanta.

PUBLIC WELFARE, the journal of the American Public Welfare Association (1125 15th St. NW, Wash., DC 20005, 202/293-5500), has a special Winter, 1989, issue on "Housing the Poor: In Search of a National Commitment." Included is an article opinion forum, "Is Public Housing the Answer?" with contributions by Mary Norris of NAHRO, Rep. Henry Gonzalez, Sen. Alan Dixon, PN Chair Chester Honor, and others. Copies of the full issue are available from APWA (no price available); Chester will send you a free copy of the 12-page opinion forum section, if you send a SASE (45).

BUDGET LETTER: Planners Network was among a number of national organizations joining a "sign-on" letter, asking President Bush to reject the outgoing Reagan Administration’s budget approach of cutting domestic programs to increase military spending. This was some time before Bush’s February 9 budget speech. Further details: Susan Rees, Coalition on Human Needs, 1000 Wisconsin Ave. N.W., Wash. DC 20007, 202/342-0726.


HOUSING POLICY: The Low Income Housing Crisis and Homelessness: The Impact of Federal Policies 1984-88 is an in-depth analysis of federal housing policy during the Reagan Administration. Contact: National Low Income Housing Coalition, 1412 Fourteenth St., NW, 15th Fl., Wash. DC, 202/662-1530.

NEIGHBORHOOD REINVESTMENT: The Neighborhood Reinvestment Corporation: A Guide to Its Services and Resources is a catalogue which provides a comprehensive overview of NRC for its NeighborWorks network and others in the field. Included is information on NRC’s research grants, its training institute, and the publication National Community Renewal, 1225 G St. NW, #800, Wash. DC 20005, 202/376-2400.


HOUSING:Illinois: Who’s Better Off in Illinois is a housing study from the Illinois Housing Authority, which showed that 300,000 fewer middle families owned homes in 1980 compared to 1980. Cost $1 for reprints. Contact: John Cameron, IPAC, 220 St. State, #714, Chicago, IL 60604, 312/427-6425.

CHILD CARE: State Child Care Fact Book: 1988 is a 138-page state-by-state child care survey showing current levels of child care funding, trends, and elements of a state child care agenda. Copies are $5.95, from Children’s Defense Fund, 122 C St. NW, Wash. DC 20001, 202/628-8778.

WATER POLITICS: A Life of Its Own: The Politics and Power of Water, by Robert Gottlieb, is a journalist-insider’s 292-page report on the state of Western water issues, which are in a fast-moving period of great change. As one reviewer said, “The good guys aren’t always fighting for the right… and the bad guys don’t always win” or “even know what they want.” Gottlieb is a UCLA Professor of Urban Planning, environmental activist, and a long-time disinterested member of the powerful Metropolitan Water District of Southern California. For PF’ers, there is a special price, $15.75. Write Martha Ember, Harcourt Brace Jovanovich Inc., 1259 Sixth Ave., San Diego, CA 92101.

HOUSING FUNDS QUARY: The Societe D’Habitation et de Developpement de Montreal (1055 Boul Rene Levesque, 9th Flr., Montreal, Quebec H2Z 1B3). As a community-based organization, our goal is to provide affordable homes for the poor. To that end, we have created a new fund, the Community Housing Fund, which will be used to purchase and renovate buildings for use by low-income families. For more information, or to make a donation, please contact Bruce Levesque, 1055 Boul Rene Levesque, Montreal, Quebec H2Z 1B3. Our telephone number is 514-872-2040.

SHARED-UNIT HOUSING: We neglected in PN #72 to identify Dan Carlson as the author of the Human Services Strategic Planning Office report, Shared Unit Housing for Homeless Special Populations. Our apologies. For copies: Bonnie Snedeker, Director, Human Services Strategic Planning Office, 206/684-8058.

THREATENED HOUSING: Shaking the Back Door is an occasional newsletter from the National Anti-Displacement Project (Low Income Housing Information Service, 1214 14th St. NW, #1500, Wash. DC 20005, 202/662-1530) on expiration use restrictions and the loss of affordable housing opportunities in federally subsidized privately owned low-income housing. No price listed.

LAND POLICY NEWS: Land Line is an eight-times-yearly newsletter on the theory, practice, and understanding of land use, and land policies from the Research Department of the Lincoln Institute of Land Policy, 26 Townsend St., Cambridge, MA 02138, 617/663-3016. No price listed. A 64-page course catalogue also is available.

February 22, 1989; Planners Network / 874/7
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604 W. Chapel Hill St.
Durham, NC 27702

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- HOUSING FUNDS QUARY: The Societe D’Habitation et de Development de Montreal (1055 Boul Rene Levesque, 9th Floor, Montreal, Quebec H2Z 3G8) of the mortgage housing agency, would appreciate any documentation or texts concerning the role of private foundations in development of nonprofit low-income housing. Contact: John Bradley, 314-872-2040.

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February 22, 1989; Planners Network 874/7
Regional Roundup

WEST VIRGINIA: A West Virginia Planners Network was inaugurated December 13th in Morgantown, WV. Those attending were Phil Shapira and Carla Dickstein, both working on economic development at the Regional Research Institute at West Virginia University. Judith Transeau, involved in low-income housing development for the mentally ill and physically handicapped at Robin Development Corporation; and Kevin Meehan, a psychiatric case worker at Chestnut Ridge Hospital. The group decided to try to attract other progressive planners in the state who are interested in focusing on specific issues at meetings. One idea is to use the expertise of the group to provide an outside perspective to other groups in the area who need assistance in thinking strategically about new projects. Others in West Virginia or western Pennsylvania interested in participating, please phone Phil or Carla at 304-293-2896.

NETWORK/FORUM: The Network/Forum (201 E, 21st St. #6-P, New York, NY 10010) has announced a spring series of its popular New York City Talks, focusing on Third World urban development patterns and the polarization of life in New York City. Upcoming programs include "The Economy: New York's Changing Labor Market," on February 24 (Pat Swann, moderator; Frank Bonilla and Nick Unger, speakers); "The Quality of Life: Living Conditions in a Segregated City," on March 17 (Ximena De La Barra, Moderator; Luis Aponte Paris, slides; Wendy Chavkin and Janice Molnar, speakers); and "Political Access: Strategies for Power in a Polarized City," on April 26 (David J. Denney, and Bill Snyder, speakers). The programs begin at 6 p.m. at Nellie Recital Hall (room 1220), Baruch College, 17 Lexington Ave. at 23rd St. Admission is free, but a hat will be passed. Preparations are still in progress for a roundtable: "A History of Radical Planners Organizations." 

Upcoming Conferences

COMPARATIVE URBAN POLICY: The Sociology Department and Lewis Mumford Center at SUNY-Albany are sponsoring a conference April 7-8 in Albany, entitled "A Tiger by the Tail: Urban Policy and Economic Restructuring in Comparative Perspective." Presenters include John Logas, Todd Swanson, Susan Feinstein, Richard Hill, Joe Feagin, Harvey Molotch, Bryan Jones, Michael Parkinson, and Edmond Prentice. Contact: Todd Swanson, Political Science, SUNY-Albany, 35 Western Ave., Albany, NY 12222.

FAMILY FARMS: Rural Virginia Inc. (Box 105, Richmond, VA 23201, 804/782-9438) is sponsoring a conference March 1-2 in Blacksburg, Va., entitled "Harvesting Our Choices: A Time To Reap," on strengthening family farms and rural communities. Registration is $25.

NUTRITION/HEALTH: Public Voice for Food and Health Policy (100 Connecticut Ave. N.W. #522, Wash. DC 20036, 202/699-5930) will hold its 12th annual national food policy conference March 2-3 in Washington. The theme is "Persisting Healthy Eating: Challenges for a New Administration."

RECYCLING: The Northwestern Center for Professional Education (13555 Bel-Red Rd., Bellevue, WA 98005, 206/746-4173) is sponsoring a conference March 2-3 in New York on "Developing and Enhancing Markets for Recyclable Materials." Registration is $95.

ORGANIZERS' COFFEEHOUSE: The Education Center for Community Organizing [Hunter School of Social Work, 129 E. 97th St. 9th Flr., New York, NY 10029, 212/452-7112] is sponsoring its seventh series of Organizers' Coffeehouse Series of discussions. Focusing on economic development and organizing, the series' theme is "Neighborhood Revitalization and Reinvestment: Obstacles and Opportunities." Upcoming sessions, which begin at 6:30 p.m., are on February 28, with Michael McKee, Margaretta Lopez, and Jim Buckley, and on March 28, with Deborah Goldberg, Bruce Dale, Amy Nolan, and Fred Dave. Admission is $5. Contact: Terry Mizrahi, Coordinator.

HOUSING CO-OP TRAINING: The National Association of Housing Cooperatives (1614 King St., Alexandria, VA 22314, 703/549-5201) will hold mid-year training workshops March 31-April 1 in Boston. Registration is $125 for NAHC members, $150 for others.

HOUSING MENTALLY DISABLED: The Mental Health Law Project (c/o L.A. Inc., 10480 Little Pwtoxen Pkwy, Kensington, MD 20895, 301/977-0991) will hold an orientation and training seminar March 16-17 in Linthicum, MD, on "Forging New Partnerships To Meet the Housing Needs of People With Mental Disabilities." Registration is $35.

COMMUNITY TRANSIT: Community Transportation Reporter (725 15th St. N.W., Wash. D.C. 20005, 503/527-8726) is sponsoring Community Transportation Expo '98 Fundraiser June 20-23 in St. Louis.

HOMELESS CHILDREN: The Johns Hopkins Univ. Institute for Policy Studies (Baltimore, MD 21218, 301/338-7711) will sponsor a conference April 25-28 in Washington, D.C., on "Homeless Children and Youth: Coping with a National Tragedy." Among the presenters will be PN Chair Chester Hartman.

LOW-INCOME HOUSING: The National Low Income Housing Coalition (1014 16th St. N.W., #4150, Wash. DC 20005, 202/662-1539) and others are sponsoring a major national conference February 23-26 in Arlington, VA, "Two Cents for Housing: A Campaign for Housing Justice." Registration is $125 for Coalition members, $150 for others.

HOUSING EVENTS: A series of three exhibitions and four discussions on housing, homelessness, real estate, and related matters will be held at Dia Art Foundation locations in New York City from February through June. At 77 Wooster St., exhibitions are held through February 11-13 on "Homeless: The Street and Other Venues," April 1-29; "City: Villages and the Real Estate Complex," May 15-17. The series begins on February 11 on "Housing: Centrifugation, Discord, and Fighting Back," February 28; "Artists' Life Work: Housing and Community for Artists," March 14; "Homelessness: Conditions, Causes, Curables," April 28; "Planning, Power, Politics, and People," May 16.

Planners Network #74/February 22, 1989
Regional Roundup

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COMMUNITY TRANSPORT: Community Transportation Reporter (723 15th St. N.W., Wash DC 20005, 800/527-8326) is sponsoring a "Community Transportation Expo 98" June 20-23 in St. Louis.

HOMELESS CHILDREN: The Johns Hopkins Univ. Institute for Policy Studies (Baltimore, MD 21218, 301/338-7117) will sponsor a conference April 25-28 in Washington, D.C., on "Homeless Children and Youth: Coping with a National Tragedy." Among the presenters will be PN Chair Chester Hartman.

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Calls for Papers

- UNIONS/PUBLIC POLICY: United University Professions, the union which represents academic and professional staff in the State University of New York, is sponsoring a symposium issue of the Policy Studies Journal on "Labor Unions and Public Policy." A book version will follow. PN readers interested in writing a short article please contact me, and I'll send you a copy of the call for papers: Larry Flood, Political Science, Buffalo State College, 1300 Elmwood Ave., Buffalo, NY 14222.

- NOISE CONTROL: The National Society for Clean Air (136 North St., Brighton BN1 1RG, England) is issuing a call for papers for a June 1990 conference in Brighton on "The Future for Noise Control: Towards an Interdisciplinary Approach." Major themes will include transportation, neighborhood and industrial noise; noise and building design; noise measurement, legislation and planning, and education and training; social, economic, psychological, health, and medical aspects of noise; and interdisciplinary cooperation.

Jobs

- PN REMINDER: Some of the jobs we list may have application deadlines earlier than when you receive the Newsletter. But deadlines can be adjusted sometimes. So we urge you to phone first, if a number is listed, and check on the deadline schedule.

- COMMUNITY STUDIES: The University of California-Davis (Davis, CA 95616) has a tenure-track opening for an assistant or associate professor in the Applied Behavioral Sciences Department, with a specialization in assessing the social impacts of technological change on local communities and regions. Contact: Chair, Search Committee, Social Impact Assessment.

- EXECUTIVE DIRECTOR: The National Housing Institute (439 Main St., Orange, NJ 07050, 201/678-3110) is seeking an Executive Director to organize a national affordable housing campaign. Salary is $50,000. Contact: Woody Widrow.

- ADMINISTRATOR/ORGANIZER: Accountants for the Public Interest-New Jersey (965 W. 7th St., Plainfield, NJ 07060, 201/757-3131) is seeking a staff member for basic bookkeeping and accounting assistance to nonprofits. Salary is $22,000-$25,000.

- ICE STAFF: Join a dedicated staff that works for economic justice, and integrates political values with personal lifestyle. The Institute for Community Economics provides technical assistance and financing to community development projects in low-income communities. Open positions include: Loan Officer for Revolving Loan Fund and Housing Technical Assistance Provider. Staff live in residential community, and receive modest compensation. Contact: Coordinating Team, ICE, 151 Montague City Rd., Greenfield, MA 01301, 413/774-7956.

- DEVELOPMENT DIRECTOR: The Center on Budget and Policy Priorities (336 Massachusetts Ave. N.E. #305, Wash, DC 20002, 202/544-0591) is seeking an experienced Development Director, to develop and carry out annual and long-range fundraising plans. Salary is $35,000.

- PUBLICATIONS DIRECTOR: The Low Income Housing Information Service (1012 14th St. N.W. #500, Wash, DC 20005, 202/662-1358) is seeking an experienced Publications Director, to produce a monthly newsletter and other special reports. A writing sample is required.

- BERKELEY/PLANNING: The City of Berkeley has openings for a Senior Planner ($3,007-$3,584/month), to coordinate, direct, and conduct complex planning projects and research, and for a Principal Planner ($3,355-$4,050/month), to supervise a section of the Planning Division. Candidates must complete a city application. Contact: Personnel Dept., 2180 Moya St., Berkeley, CA 94704, 415/644-6122.

- HOUSING PRESERVATION CEO: The California Housing Partnership Corp. ($300 W. Century Blvd. #318, Los Angeles, CA 90045, 213/641-5559) is seeking an initial Chief Executive Officer. The Partnership is a California state initiative to preserve low- and very-low-income housing threatened by private owners' prepayment of HUD and FmHA mortgage and nonrenewal of Section 8 contracts. Contact: Christine D. Reed, Chair.

- PLANNING FACULTY: The Univ. of Virginia School of Architecture (Charlottesville, VA 22903) is seeking an assistant/associate professor for a tenure-track teaching and research position in the Division of Urban and Environmental Planning, with special emphasis on urban planning issues related to the environment and shelter. The appointment will be for Fall 1989; salary is based on experience. Contact: Prof. Robert Colvin, 804/924-6459.

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- COMMUNITY ORGANIZING: The Center for Third World Organizing (3661 Martin Luther King, Jr. Way, Oakland, CA 94601) held its first annual CTWO Chataqua February 17-19 in Redwood City, CA, on "Celebrating 10 Years of Working for Peace and Justice."

- COMPARATIVE POLITICS: Baruch College (17 Lexington Ave., New York, NY 10010, 212/725-3126) presented a seminar February 22 at the College on comparative urban politics, with Hank Savitch, Professor of Urban Affairs at SUNY-Purchase and Professor of Politics at New York University. The topic was "Politics and Planning in New York, Paris, and London." Details: Norman Fainstein, Dean and Professor of Sociology, Baruch College.

- Etcetera

- APRIL PN DEADLINE: The arrival deadline for copy for the April Planners Network is Monday, April 3. We look forward to hearing from as many Networkers as possible. As always, our thanks to those who type their notes. It's a great help in production, and it reduces our chances of misreading what you write.

Arrival deadline for PN #75 copy: Monday, April 3.

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10/Planners Network #74/ February 22, 1989

February 22, 1989/ Planners Network #74/11
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Planners Network Biosketch for PN Roster

(Return to Planners Network, 1601 Connecticut Ave. N.W., 5th Flr.
Washington, DC 20009, for arrival by March 31, 1989.)

We very much prefer typing, but extraordinarily neat and clear handwriting may be acceptable also.

Name: ____________________________   ____________________________
(first name)                        (last name)

Organization: ____________________________

Street, Apt. No.: ____________________________

City, State, Zip: ____________________________

Phone (area code, number):
(One number only, please)

In no more than 50 words, please describe your work, planning interests, or other concerns for sharing with the Network. A telegraphic style is probably essential; but remember our readership is a broad one, so avoid professional slang, acronyms, and buzzwords.

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